

HOUSE JOINT RESOLUTION 7046
By DeBerry L

A RESOLUTION to commend Kevin P. Lavender for his honorable and astute service to the people of Tennessee as Commissioner of Financial Institutions.

WHEREAS, it is fitting that the members of this General Assembly should pause to specially recognize those estimable public servants who have dedicated themselves to improving the quality of life for their fellow citizens; and

WHEREAS, Kevin P. Lavender is one such estimable person who evinces the greatest integrity and probity in all his chosen endeavors; and

WHEREAS, throughout his exemplary tenure as Commissioner of Financial Institutions, Mr. Lavender distinguished himself as a public-spirited citizen of the highest order and as an exceptional asset to this State; and

WHEREAS, Kevin P. Lavender was sworn in as the 17th Commissioner of the Department of Financial Institutions by Governor Phil Bredesen on January 18, 2003, and his last day as Commissioner was December 2, 2005; and

WHEREAS, aside from ensuring that Tennessee's financial institutions remained fiscally strong and capably positioned to meet the expanding and complex needs of Tennesseans, Commissioner Lavender welcomed and promoted economic activity in the form of De Novo banks; during his tenure as Commissioner, fifteen De Novo banks opened; and

WHEREAS, in addition, Mr. Lavender encouraged bank boards and management teams to convert to state chartered banks by citing the greater regulatory accessibility, responsiveness, potentially lower fees, and regional economic knowledge possessed by Department examiners; consequently, three banks converted from federal-charter to state-charter banks; and

WHEREAS, during his tenure, Mr. Lavender played a key role in the creation of legislation requiring the registration of mortgage loan originators; the legislation, which became

law in May 2003, authorizes the Department of Financial Institutions to register originators who work directly with borrowers in financing homes; these requirements enable the Department to better track and monitor the activities of originators, thereby curbing predatory lending practices; and

WHEREAS, under Commissioner Lavender's leadership, the Governor approved the creation of the Department's Consumer Resources Division, which coordinates the handling of consumer complaints, fosters community outreach, and encourages financial literacy in Tennessee; and

WHEREAS, from May 2003 to June 2005, Kevin P. Lavender also served as the Chairman of the National Regulatory Committee for the Conference of State Bank Supervisors (CSBS), which coordinates and represents the regulatory concerns of banking departments in all fifty states and four U.S. territories, and also served as a member of the CSBS Board of Directors; in this role, Mr. Lavender participated in a series of regulatory meetings concerning predatory lending and testified on behalf of the CSBS before the United States Senate Committee on Banking, Housing, and Urban Affairs in 2004; and

WHEREAS, prior to being named Commissioner, Mr. Lavender was co-founder and Executive Vice President of Administration and Banking for Medi-Sphere Health Partners; he has also served as Group Vice President in charge of health care lending for SunTrust Bank, focusing exclusively on corporate health care lending during his ten years of employment there; and

WHEREAS, a twenty-year Nashville resident, Mr. Lavender is committed to giving back to his community, and he has served on the Boards of the African-American History Foundation of Nashville, AmSurg, Country Music Hall of Fame, Cumberland Science Museum, Family and Children's Services, Harpeth Hall School, Meharry Medical College, Nashville Chamber of Commerce, and the National Conference of Christians and Jews, to name a few of his many civic activities; and

WHEREAS, a native of Fort Hood, Texas, Kevin P. Lavender received his Bachelor of Business Administration degree in International Finance from the University of Georgia; and

WHEREAS, Commissioner Lavender's remarkable success as a public servant and civic leader is directly attributable to his reliance on the time-honored values of hard work and common sense and his uncommon ability to work well with people from all walks of life; and

WHEREAS, his many accomplishments aside, Kevin P. Lavender is fortunate to share both love and companionship with his wife, May, and their two children, Jessica and Jordan; and

WHEREAS, Mr. Lavender is an extremely giving person who often reaches out with compassion to people whom life has treated unkindly, and he epitomizes the ideal of the consummate professional, dedicated public servant, and reliable friend and neighbor; and

WHEREAS, Kevin P. Lavender is wholly committed to the noble precepts of public service that have earned Tennessee recognition as the "Volunteer State," and he should be specially recognized for his exemplary service as Commissioner of Financial Institutions; now, therefore,

BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF THE ONE HUNDRED FOURTH GENERAL ASSEMBLY OF THE STATE OF TENNESSEE, THE SENATE CONCURRING, that we hereby commend Kevin P. Lavender for his honorable and astute service to the good people of Tennessee as Commissioner of Financial Institutions and salute his unswerving commitment to living the examined life with courage and conviction.

BE IT FURTHER RESOLVED, that an appropriate copy of this resolution be prepared for presentation with this final clause omitted from such copy.